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ATTORNEY GENERAL
BILL SCHUETTE'S

Senior Brigade

A New Year and A New You?

Many New Year's resolutions begin with a desire to acquire greater physical health. But what if this year, you also resolved to review your financial health?

Becoming familiar with your financial status, may help prevent you from becoming an identity theft victim.



The [Federal Trade Commission \(FTC\)](http://www.ftc.gov) recommends the following five routines to help protect yourself from identity theft :

1. Carefully and promptly review statements and bills;
2. Know payment due dates. If a bill doesn't show up when expected, look into it;
3. Read your health insurance plan statements to make sure claims paid match the care you received;
4. Shred documents with personal and financial information; and
5. Review each of your three credit reports once a year at AnnualCreditReport.com

Each year, approximately ten million Americans have their identities stolen.

Source: [Federal Trade Commission](http://www.ftc.gov)



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Senior Smiles



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Identity Theft Warning Signs:

- You see withdrawals from your bank account that you don't recognize.
- Your checks are refused.
- Debt collectors are calling about unknown debts.
- You find unfamiliar accounts or charges on your credit report.
- Your health plan rejects your medical claim(s) because the records show you've reached your benefits limit.
- The IRS notifies you that more than one tax return was filed in your name.



Stay Warm!



Follow these recommendations to help lower costs this winter season.

1. Change furnace filters at least every three months.
2. Cautiously, place lit incense sticks near doors and windows. If the smoke moves, you have a leak. Seal the leak with caulking.
3. Insulate windows by misting the inside glass with water and apply a piece of bubble wrap to the pane. Push the bubble side against the window.

For more information, visit AARP.com

Source: FTC



**Michigan
Community
Service Commission**
Department of Human Services



If you're looking for ways to volunteer your time and talents, look no further!

Michigan Community Service Commission offers information for various organizations in need of assistance.

Review their website and volunteer today!



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**Volunteer
Today!**